

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MELINDA KAY JURATOVIC

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-10396 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/19/2017 and confirmed on 6/7/17 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		46,119.00
Less Refunds to Debtor	57.35	
TOTAL AMOUNT OF PLAN FUND		46,061.65

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,140.59	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,640.59

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 2992	0.00	31,115.92	0.00	31,115.92
	PNC BANK NA Acct: 2992	9,305.14	9,305.14	0.00	9,305.14
	KEYBANK Acct:	0.00	0.00	0.00	0.00
					40,421.06

Priority					
	MICHAEL S JAN JANIN ESQ Acct:	0.00	0.00	0.00	0.00
	MELINDA KAY JURATOVIC Acct:	0.00	0.00	0.00	0.00
	MELINDA KAY JURATOVIC Acct:	57.35	57.35	0.00	0.00
	QUINN BUSECK LEEMHUIS ET AL Acct:	0.00	0.00	0.00	0.00
	MICHAEL S JAN JANIN ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	PNC BANK NA Acct: 2992	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	ECMC(*) Acct: 5523	32,492.06	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 7804	803.13	0.00	0.00	0.00
	CAPITAL ONE** Acct:	0.00	0.00	0.00	0.00
	PREMIER BANKCARD LLC; JEFFERSON C Acct: 3078	959.88	0.00	0.00	0.00
	CAPITAL ONE NA** Acct: 4079	0.00	0.00	0.00	0.00
	DEPARTMENT STORES NATIONAL BANK/I	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
Acct:					
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
Acct:					
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
Acct:					
	PORTFOLIO RECOVERY ASSOCIATES, LL	389.61	0.00	0.00	0.00
Acct: 4739					
	PORTFOLIO RECOVERY ASSOCIATES, LL	708.80	0.00	0.00	0.00
Acct: 5849					
	STANDARD RETIREMENT SVCS	0.00	0.00	0.00	0.00
Acct:					
	MIDLAND FUNDING LLC	825.84	0.00	0.00	0.00
Acct: 8759					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct:					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct:					
	TD BANK NA(*)	0.00	0.00	0.00	0.00
Acct:					
	VERIZON BY AMERICAN INFOSOURCE LP	90.55	0.00	0.00	0.00
Acct: 0001					
	CAPITAL ONE BANK (USA) NA BY AMERIC.	2,665.50	0.00	0.00	0.00
Acct: 1354					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 2832					
	SHERRI J BRAUNSTEIN ESQ++	0.00	0.00	0.00	0.00
Acct:					
	PNC MORTGAGE	0.00	0.00	0.00	0.00
Acct:					
	UDREN LAW OFFICES PC++	0.00	0.00	0.00	0.00
Acct:					
	GUY LOMBARDOZZI	0.00	0.00	0.00	0.00
Acct:					
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
Acct:					
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
Acct:					
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
Acct:					
	PAUL KLEMM++	0.00	0.00	0.00	0.00
Acct:					
	SUNTRUST	0.00	0.00	0.00	0.00
Acct:					
	VERIZON++	0.00	0.00	0.00	0.00
Acct:					

\*\*\*NONE\*\*\*

TOTAL PAID TO CREDITORS

40,421.06

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	9,305.14
UNSECURED	38,935.37

Date: 05/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

MELINDA KAY JURATOVIC

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-10396 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Melinda Kay Juratovic  
Debtor

Case No. 17-10396-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: May 25, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2022:**

Recip ID	Recipient Name and Address
db	+ Melinda Kay Juratovic, 3338 Skellie Avenue, Erie, PA 16510-1922
14417382	+ American Education Services, PO BOX 8183, HARRISBURG, PA 17105-8183
14406098	+ Guy Thomas Lombardozzi, 2111 Willow Street, Erie, PA 16510-1803
14658880	+ Key Bank, ATTENTION: Bankruptcy Department, 4224 Ridge Lea Road, Amherst, NY 14226-1016
14658878	+ KeyBank, NA, P.O. Box 94968, Cleveland, OH 44101-4968
14406107	+ PNC Mortgage, P.O. Box 3703, Dayton, OH 45401-3703
14406103	+ Paul J. Klemm, Esquire, Eltman Law P.C., 101 Hudson Street, 27th Floor, Jersey City, NJ 07302-3915
14406109	Standard Retirement Services, Inc., 900 SW 5th Avenue, Portland, OR 97204-1235
14406115	+ Udren Law Offices, P.C., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14406116	+ Udren Law Offices, P.C., 100 W. Third Avenue, Suite 200, Conshohocken, PA 19428-1879

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	May 25 2022 23:57:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14406091	+ Email/Text: bncnotifications@pheaa.org	May 25 2022 23:57:00	AES, 1200 N. Seventh Street, Harrisburg, PA 17102-1419
14406090	+ Email/Text: bncnotifications@pheaa.org	May 25 2022 23:57:00	AES, P.O. Box 61047, Harrisburg, PA 17106-1047
14406092	Email/Text: bncnotifications@pheaa.org	May 25 2022 23:57:00	American Education Services, Payment Center, Harrisburg, PA 17130-0001
14406093	Email/Text: BarclaysBankDelaware@tsico.com	May 25 2022 23:57:00	Barclay's Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14406094	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 00:01:41	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14676927	Email/PDF: bncnotices@becket-lee.com	May 26 2022 00:01:45	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14406101	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2022 00:01:37	Macy's/DSNB, P.O. Box 8218, Mason, OH 45040-8218
14789211	Email/Text: ECMCBKNotices@ecmc.org	May 25 2022 23:57:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14406096	Email/PDF: ais.fpc.ebn@aisinfo.com	May 26 2022 00:01:23	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14406097	Email/PDF: ais.fpc.ebn@aisinfo.com	May 26 2022 00:01:23	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
14406095	Email/PDF: ais.fpc.ebn@aisinfo.com	May 26 2022 00:01:23	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14406099	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 25 2022 23:58:00	Key Bank, P.O. Box 94722, Cleveland, OH 44101-4722

District/off: 0315-1

User: auto

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Date Rcvd: May 25, 2022

Form ID: pdf900

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14658879	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 25 2022 23:58:00	KeyBank National Association, ATTENTION: Client Services, P.O. Box 5788, OH-01-51-05DF, Cleveland, OH 44101-0788
14406100	Email/Text: PBNCNotifications@peritussservices.com	May 25 2022 23:57:00	Kohl's/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
14678278	+ Email/Text: bankruptcydpt@mcmcg.com	May 25 2022 23:58:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14406102	+ Email/Text: bankruptcydpt@mcmcg.com	May 25 2022 23:58:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14406104	Email/Text: Bankruptcy.Notices@pnc.com	May 25 2022 23:57:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
14406105	Email/Text: Bankruptcy.Notices@pnc.com	May 25 2022 23:57:00	PNC Bank National Association, c/of PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14664412	Email/Text: Bankruptcy.Notices@pnc.com	May 25 2022 23:57:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14406106	Email/Text: Bankruptcy.Notices@pnc.com	May 25 2022 23:57:00	PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820
14686659	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 00:01:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14406941	+ Email/PDF: rmscedi@recoverycorp.com	May 26 2022 00:01:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14406108	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 00:01:25	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
14670264	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 25 2022 23:58:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14406111	Email/PDF: gecsed@recoverycorp.com	May 26 2022 00:01:42	SYNCB/Care Credit, P.O. Box 95036, Orlando, FL 32896-5036
14406112	Email/PDF: gecsed@recoverycorp.com	May 26 2022 00:01:22	SYNCB/JC Penney's, P.O. Box 965036, Orlando, FL 32896-5036
14406113	Email/PDF: gecsed@recoverycorp.com	May 26 2022 00:01:21	SYNCB/Walmart, P.O. Box 965036, Orlando, FL 32896-5036
14406110	Email/Text: bankruptcy@bbandt.com	May 25 2022 23:57:00	Sun Trust Bank, 1001 Semmes Avenue, P.O. Box 27172, Richmond, VA 23261-7172
14406114	Email/Text: bncemail@w-legal.com	May 25 2022 23:57:00	TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
14644571	+ Email/PDF: ebn_ais@aisinfo.com	May 26 2022 00:01:36	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14406118	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	May 25 2022 23:57:00	Verizon, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
14406117	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	May 25 2022 23:57:00	Verizon, 500 Technology Drive, Suite 300, Weldon Springs, MO 63304-2225

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0315-1

User: auto

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cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Bank, National Association
cr	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Michael S. Jan Janin	on behalf of Debtor Melinda Kay Juratovic mjanjanin@quinnfirm.com mboni@quinnfirm.com;mmbquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbecko@quinnfirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6